

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ROBERT P SPENNATI
RENEE F SPENNATI
Debtor(s)

Case No. 18-23383JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/27/2018.
- 2) The plan was confirmed on 10/22/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/14/2019, 10/18/2019, 07/21/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 12/20/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,032.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$57,366.00
Less amount refunded to debtor	\$1,927.58

NET RECEIPTS: **\$55,438.42**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,801.36
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,801.36**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AESPHEAA	Unsecured	262.00	NA	NA	0.00	0.00
ALQUIPPA WATER AUTHORITY	Unsecured	258.28	758.02	758.02	0.00	0.00
ALQUIPPA WATER AUTHORITY	Unsecured	414.13	NA	NA	0.00	0.00
AMERIMARK PREMIER	Unsecured	183.00	NA	NA	0.00	0.00
CACH LLC-ASSIGNEE	Unsecured	NA	3,558.70	3,558.70	0.00	0.00
CACH LLC-ASSIGNEE	Unsecured	NA	1,404.39	1,404.39	0.00	0.00
CACH LLC-ASSIGNEE	Unsecured	NA	1,117.61	1,117.61	0.00	0.00
CAPITAL ONE NA**	Unsecured	424.00	424.08	424.08	0.00	0.00
CONSUMER PORTFOLIO SVCS/CPS	Secured	14,389.00	14,450.11	14,450.11	8,600.93	1,885.43
DUQUESNE LIGHT COMPANY*	Unsecured	187.29	918.43	918.43	0.00	0.00
EASTERN REVENUE INCOPORATEI	Unsecured	151.00	NA	NA	0.00	0.00
GERARD PLUMBING	Unsecured	600.00	NA	NA	0.00	0.00
GERARD PLUMBING	Unsecured	NA	600.00	600.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	8,392.89	8,392.89	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	15,000.00	2,419.28	2,419.28	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	256.00	256.34	256.34	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	714.00	1,094.97	1,094.97	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	451.00	451.63	451.63	0.00	0.00
NEW RESIDENTIAL MORTGAGE LI	Secured	48,271.00	51,642.88	0.00	28,272.03	0.00
NEW RESIDENTIAL MORTGAGE LI	Secured	0.00	11,451.23	11,451.23	6,531.28	0.00
PA DEPARTMENT OF REVENUE*	Priority	3,000.00	474.24	474.24	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	103.25	103.25	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	208.74	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	1,922.72	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	9,507.00	9,507.32	9,507.32	0.00	0.00
PNC BANK NA	Secured	6,025.00	5,679.19	5,679.19	3,688.86	658.53
SEVENTH AVENUE	Unsecured	NA	262.91	262.91	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	384.00	NA	NA	0.00	0.00
STONEBERRY	Unsecured	NA	250.20	250.20	0.00	0.00
SYNCHRONY BANK	Unsecured	876.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
THE BUREAUS INC	Unsecured	1,701.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOU	Unsecured	NA	604.29	604.29	0.00	0.00
WELLS FARGO AUTO FINANCE**	Secured	482.00	NA	NA	0.00	0.00
WEST-AIRCOMM FCU	Unsecured	548.74	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$5,679.19	\$31,960.89	\$658.53
Mortgage Arrearage	\$11,451.23	\$6,531.28	\$0.00
Debt Secured by Vehicle	\$14,450.11	\$8,600.93	\$1,885.43
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$31,580.53	\$47,093.10	\$2,543.96
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,893.52	\$0.00	\$0.00
TOTAL PRIORITY:	\$2,893.52	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,705.03	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$5,801.36</u>	
Disbursements to Creditors	<u>\$49,637.06</u>	
TOTAL DISBURSEMENTS :		<u>\$55,438.42</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/23/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.